

Certificate Number: 01721-PAM-DE-030108368

Bankruptcy Case Number: 17-03426



01721-PAM-DE-030108368

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 31, 2017, at 10:48 o'clock PM EDT, Margaretha Zwahlen completed a course on personal financial management given by internet by Advantage Credit Counseling Service, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: November 1, 2017 By: /s/Marilou Protulipac

Name: Marilou Protulipac

Title: Manager of Counseling and Cust. Support